

***IN THE UNITED STATES PATENT AND TRADEMARK OFFICE***

Applicant: Hiroyuki OTA

Title: SYSTEM FOR COMPUTING PROBABILITY  
DISTRIBUTION OF LOAN LOSSES

Appl. No.: Not yet assigned

Filing Date: March 31, 2000

Examiner: Not yet assigned

Art Unit: Not yet assigned

**UTILITY PATENT APPLICATION  
TRANSMITTAL**

Assistant Commissioner for Patents  
 Box PATENT APPLICATION  
 Washington, D.C. 20231

Sir:

Transmitted herewith for filing under 37 C.F.R. § 1.53(b) is the nonprovisional utility patent application of:

Hiroyuki OTA

Enclosed are:

- Japanese language Specification, Claim(s), and Abstract (32 pages).
- Informal drawings (11 sheets, Figures 1-12).
- Unexecuted Declaration and Power of Attorney (2 pages)
- Small Entity statement.
- Information Disclosure Statement.
- Form PTO-1449 with a copy of \_\_\_\_\_ listed reference(s).

The filing fee is calculated below:

	Claims as Filed	Included in Basic Fee	Extra Claims	Rate	Fee Totals
Basic Fee				\$690.00	\$690.00
Total Claims:	22	- 20	= 2	x \$18.00	= \$36.00
Independents:	10	- 3	= 7	x \$78.00	= \$546.00
If any Multiple Dependent Claim(s) present:			+	\$260.00	= \$0.00
Surcharge Fee under 37 C.F.R. 1.16(e)			+	\$130.00	= \$130.00
				SUBTOTAL:	= \$1,402.00
[ ]				Small Entity Fees Apply (subtract 1/2 of above):	= \$0.00
				TOTAL FILING FEE:	= \$1,402.00

[ ] A check to cover the \$1,402.00 filing fee is enclosed.

[ X ] The required filing fees are not enclosed but will be submitted in response to the Notice to File Missing Parts of Application.

[ ] The Assistant Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 19-0741. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Assistant Commissioner is authorized to charge the unpaid amount to Deposit Account No. 19-0741.

Please direct all correspondence to the undersigned attorney or agent at the address indicated below.

Respectfully submitted,

By Johnny A. Kumar

Date: March 31, 2000

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